

<b>Notice of Allowability</b>	<b>Application No.</b>	<b>Applicant(s)</b>	
	09/737,011	MEYER ET AL.	
	<b>Examiner</b>	<b>Art Unit</b>	
	JAGDISH PATEL	3624	

**-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--**

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 6/20/05.
2. ☒ The allowed claim(s) is/are 41-80,94,96 and 99-142.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
  - a) ☐ All    b) ☐ Some\*    c) ☐ None    of the:
  1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_\_.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
  5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
    - (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
      - 1) ☐ hereto or 2) ☐ to Paper No./Mail Date \_\_\_\_\_.
    - (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date \_\_\_\_\_.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

**Attachment(s)**

- |   |  |
|---|--|
| 1. <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)   | 5. <input type="checkbox"/> Notice of Informal Patent Application (PTO-152)            |
| 2. <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)                                | 6. <input type="checkbox"/> Interview Summary (PTO-413),<br>Paper No./Mail Date _____. |
| 3. <input type="checkbox"/> Information Disclosure Statements (PTO-1449 or PTO/SB/08),<br>Paper No./Mail Date _____ | 7. <input type="checkbox"/> Examiner's Amendment/Comment                               |
| 4. <input type="checkbox"/> Examiner's Comment Regarding Requirement for Deposit<br>of Biological Material          | 8. <input checked="" type="checkbox"/> Examiner's Statement of Reasons for Allowance   |
|   | 9. <input type="checkbox"/> Other _____.   |

*JA*

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### DETAILED ACTION

1. This communication is in response to amendment filed 6/20/05.

#### *Response to Amendment*

2. Claims 81-92 have been canceled.
3. Claims 41-80, 94, 96 and 99-142 are pending and have been allowed.

#### *Reasons for Allowance*

4. Closest Prior Art:

Powar (US 6438527) teaches a method and apparatus for paying bills electronically using machine readable information from an invoice. The machine readable information is provided in a standardized format on the invoice where the machine readable information includes biller identification and a C-B account number and the information is readable at the consumer end without prior arrangements being made specifically between the consumer and the biller.

Carlson et al. (US Pat. 5,053,607) Carlson teaches a computer-implemented payment network a computer-implemented payee accounts receivable system and payment system adapted to effect or initiate transmission or transfer of funds to an account corresponding to a payee in a predetermined amount based on payment data corresponding to the entry into said payment system.

5. Other relevant patent references considered

Remington et al. (US 6070150) discloses an electronic bill payment procedure in banks, restaurants, involves electronically transmitting bill to consumer via internet, enabling consumer to authorize electronic payment and transmitting bill back to biller.

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Kitchen (US 6289322) teaches a method of electronically presenting billing information, includes receiving billing information associated with a plurality of different billers, different portions of which represent bills for different payors.

Thomas et al. (US 6317745) teaches a funds transfer system for facilitating electronic funds transfer between a payor and a payee by means of an intermediate trusted third party.

6. The following is an examiner's statement of reasons for allowance:

Claims 41-80, 94, 96, 101-140: are allowed because the Powar or Carlson references fail to teach or suggest a bill payment system, or a corresponding method or an apparatus which comprises the novel feature of an invoice comprising a unique bar code, said bar code comprising data identifying at least a customer and a biller, wherein said bar code alone, without additional information, embodies an algorithmic signature identifying said bar code as being proprietary to the bill payment system or the method.

Claim 99-100: are allowed because the Powar or Carlson references fail to teach or suggest a method for payment of bills by customers to billers which comprises the novel feature of providing to a computer-implemented payment network the following information received from a scanning apparatus: (i) scanned information from a document comprising a biller identification and the biller account identifier, (ii) payment information entered by a third party corresponding to a payment made by said customer to the third party, and (iii) third-party identification data stored in the scanning apparatus.

Claims 141-142: are allowed because the Powar or Carlson references fail to teach or suggest a method for including additional data in an Automated Clearing House electronic funds

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transfer which method comprises, inserting one or more data elements into one or more of a customer name field and a user designated discretionary field corresponding to the formal data format specification for a remitted payment record and effecting processing of the payment record after remitted to the Automated Clearing House wherein the data elements comprise one or more of: a local retail transaction number providing traceback information either as a reference link back to a store transaction log or as a reference link back to an electronic transaction database; and the place and/or date and/or time a payment is made.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

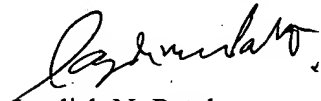
### ***Conclusion***

Any inquiry concerning this communication or earlier communications from the examiner should be directed to JAGDISH PATEL whose telephone number is (571) 272-6748. The examiner can normally be reached on 800AM-600PM M-Th.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on (571) 272-6747. The fax phone number for the organization where this application or proceeding is assigned is 517-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).



Jagdish N. Patel

(Primary Examiner, AU 3624)

09/15/2005